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PATENT

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Date: June 12, 2003

Signed:

Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher and Steven Earl Webster
Serial No. : 09/604,969
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit : 3624
Examiner : Karmis, Stefanos

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

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GROUP 3600

AMENDMENT AND RESPONSE

S I R :

In response to the Office Action mailed 18 December 2002 in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no new matter has been added.